

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILKES BARRE DIVISION

In re: GINO M. GINOCCHETTI § Case No. 5:13-bk-01140
TAMMY L. GINOCCHETTI §
§
§
§
§
Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/06/2013.
- 2) The plan was confirmed on 09/26/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 03/19/2018.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,788.00.
- 10) Amount of unsecured claims discharged without full payment: \$85,585.79.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 25,328.00
Less amount refunded to debtor(s)	\$ 0.00
NET RECEIPTS	\$ 25,328.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 1,346.77
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 4,346.77
Attorney fees paid and disclosed by debtor(s):	\$ 500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LISA M. DORAN, ESQUIRE	Lgl	0.00	NA	NA	3,000.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	1,406.00	1,410.61	1,410.61	206.45	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	437.00	438.56	438.56	64.19	0.00
CFS II INC	Uns	8,605.00	8,604.92	8,604.92	1,259.39	0.00
NCO FINANCIAL SYSTEMS INC	Uns	225.00	225.11	225.11	32.94	0.00
VATIV	Uns	0.00	98.73	98.73	14.45	0.00
VATIV	Uns	0.00	74.47	74.47	10.90	0.00
UFCW FCU	Sec	110,610.00	110,039.82	0.00	0.00	0.00
UFCW FCU	Uns	2,124.00	2,019.24	2,019.24	295.53	0.00
UFCW FCU	Sec	26,191.00	25,829.89	0.00	0.00	0.00
UFCW FCU	Sec	7,088.00	6,970.07	0.00	0.00	0.00
ASSET ACCEPTANCE	Uns	0.00	7,472.88	7,472.88	1,093.70	0.00
FIA CARD SERVICES	Uns	10,757.00	10,757.26	10,757.26	1,574.40	0.00
CROSS VALLEY FCU	Sec	14,057.00	14,120.26	6,571.00	6,571.00	0.00
CROSS VALLEY FCU	Uns	0.00	14,120.26	8,120.26	1,188.45	0.00
BECKET & LEE	Uns	709.00	709.87	709.87	103.90	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	2,502.18	2,502.18	366.21	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	8,754.10	8,754.10	1,281.22	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
RESURGENT CAPITAL SERVICES	Uns	0.00	811.96	811.96	118.84	0.00
PORTFOLIO RECOVERY	Uns	2,637.00	2,637.16	2,637.16	385.97	0.00
SPECIALIZED LOAN SERVICING	Sec	0.00	45,448.23	0.00	0.00	0.00
CROSS VALLEY FCU	Uns	19,448.00	19,448.91	19,448.91	2,846.47	0.00
CROSS VALLEY FCU	Uns	0.00	19,383.88	19,383.88	2,836.96	0.00
LUZERNE COUNTY FCU	Uns	5,038.00	4,989.62	4,989.62	730.26	0.00
FIRST NATIONAL BANK OF PA	Sec	19,913.00	NA	NA	0.00	0.00
AFNI INC	Uns	262.79	NA	NA	0.00	0.00
CAPITAL ONE BEST BUY	Uns	1,360.00	NA	NA	0.00	0.00
ENGLE EYEWEAR INC	Uns	180.00	NA	NA	0.00	0.00
FBCS INC	Uns	913.68	NA	NA	0.00	0.00
OCWEN LOAN SERVICING	Uns	45,893.55	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 6,571.00	\$ 6,571.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 6,571.00	\$ 6,571.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 98,459.72	\$ 14,410.23	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,346.77
Disbursements to Creditors	\$ 20,981.23
TOTAL DISBURSEMENTS:	\$ 25,328.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/10/2018

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.